FAIS Act information disclosure certificate

(including representative details)

1. Purpose

This disclosure certificate is issued in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("the FAIS Act") and its subordinate legislation, as amended from time to time. It must be provided to prospective clients before any financial services are rendered and to existing clients whenever material changes occur, and should preferably be reissued annually. The certificate sets out key information about the authorised financial services provider ("FSP"), including the financial products and services for which it is authorised, the product suppliers of those financial products, any actual, potential, or perceived, conflicts of interest, and details of each appointed representative, including whether, or not, the representative is supervised when rendering financial services. The FSP is committed to providing financial services with honesty, fairness, due care, and diligence, and to complying fully with the requirements of the FAIS Act. A copy of the FSP's FSP licence certificate, including its conditions, is available on request from either the relevant representative, or the compliance officer.

2. FSP profile

Authorised financial services provider	
Authorised FSP full name	**Hayrick (Pty) Ltd**
FSP licence number	**48416**
FSP approval date	2017-12-12
Company registration number	2011/105666/07
Physical business addresses	48 7th Avenue, Parktown North, Johannesburg, Gauteng, South Africa, 2193
Postal address	48 7th Avenue, Parktown North, Johannesburg, Gauteng, South Africa, 2193
Contact details	**Telephone:** +27 (82) 469-8659 **Email:** info@hayrick.com **Website:** https://www.hayrick.com/
Nature of business	Financial services (financial advice and intermediary services)
Compliance officer	Vorlaufer Compliance (Pty) Ltd (approval number 6692) Represented by Gigi Vorlaufer (approval number 4808) **Address:** 12 Constantia Avenue, Alan Manor, Johannesburg, Gauteng, South Africa, 2091 **Telephone:** +27 (82) 780-8473 **Email:** gigi@vorlaufer-compliance.co.za **Website:** www.vorlaufer-compliance.co.za
Complaints and Ombud for FSPs	The FSP is committed to treating all clients fairly and has an established complaints resolution process. The full Complaints policy and procedure is available free of charge on our website, or at our offices, on request. Complaints should be addressed to the Compliance officer. If, after following the internal complaints procedure, including any available escalation, your complaint is not resolved to your satisfaction, you may refer it to the Office of the FAIS Ombud at:
	Telephone: +27 (12) 762-5000 or +27 (12) 470-9080 **Fax:** +27 (86) 764-1422 or +27 (12) 348-3447 **Postal address:** P O Box 74571, Lynnwood Ridge, Pretoria, Gauteng, South Africa, 0040 **Physical address:** Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Lynnwood, Pretoria, Gauteng, South Africa, 0081 **Email:** info@faisombud.co.za **Website:** www.faisombud.co.za
Information officer	**Information officer** **Full name: Richard James Patrick North** **Telephone: +27 (10) 201-6300**

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	Email: richard.north@dma.co.za **Deputy information officer** **Full name: Garreth John Montano** **Telephone:** +27 (82) 469-8659 **Email: garreth.montano@hayrick.com**		
Information regulator	**Postal address:** P.O Box 31533, Braamfontein, Johannesburg, Gauteng, South Africa, 2017 **Physical address:** JD House, 27 Stiemens Street, Braamfontein, Johannesburg, Gauteng, South Africa, 2001 **Email (complaints):** complaints.IR@justice.gov.za **Email (general):** inforeg@justice.gov.za **Website:** Home - Information Regulator (inforegulator.org.za)		
Remuneration of representatives	The FSP's employee representatives participate in the same salary, and incentive, structures as other employees. **Any representative specific conflicts of interest are detailed in the representative section of this certificate.** Sign-on bonuses are not offered to representatives. Representatives are not remunerated: • where the financial interest is determined with reference to the quantity of business secured for the FSP, without giving due regard to the delivery of fair outcomes for clients • for giving preference to a specific product supplier, where a representative may recommend more than one product supplier to a client • for giving preference to a specific financial product of a product supplier, where a representative may recommend more than one financial product of that product supplier to a client		
Conflicts of interest	The FSP has a Conflicts of interest management policy, available on its website, or at its offices, on request. The FSP also maintains a Conflicts of interest register, which records all financial interests received, or offered, personal account trading (personal investing for one's own account), outside business interests, and any other actual, or potential, conflicts of interest.		
Governance	The FSP has governance structures appropriate to its size and complexity. Its board of directors currently consists of **executive directors**, and a selected, skilled executive and management team is responsible for the day-to-day management and oversight of the business.		
Empowerment	In accordance with the Department of Trade, Industry and Competition's generic codes for Broad-Based Black Economic Empowerment (B-BBEE), the FSP is a **Level 4 contributor**.		
Confidentiality	All information obtained, or received, from clients is treated as confidential and will not be disclosed without the client's written consent, unless disclosure is required by law.		
Waiver of rights	The FSP may not request, or induce, a client to waive any right, or benefit, conferred under the FAIS Act, nor may it recognise, accept, or act on, any such waiver.		
Guarantees and insurance	The FSP maintains suitable professional indemnity and fidelity insurance cover at levels exceeding the minimum requirements of the FAIS Act. The FSP does not provide any guarantees in respect of the financial services it renders.		
Outsourcing	The FSP outsources certain functions to the entities listed below, under signed agreements. Where required, these outsourcing partners hold the necessary licences for the services they provide and are remunerated according to the agreed terms. ☒ **SCM DMA (Pty) Ltd t/a DMA (custody; FICA; technology)** ☒ **Vorlaufer Compliance (Pty) Ltd (compliance-related services)**		
Document storage	The FSP retains all legal documents and records of communication related to the financial services provided to clients for the periods required by law. Records are maintained in electronic and/or hard copy form. Daily backups of electronic records are performed and stored offsite. Comprehensive business continuity and disaster recovery policies and procedures are in place.		
Product suppliers	The FSP is not a product supplier. The entities with which the FSP has signed agreements as product suppliers are listed below. These product suppliers hold the necessary licences for the financial products they issue, and the FSP is remunerated according to the agreed terms. Neither the FSP, nor any representative, holds 10%, or more, of the issued shares of any product supplier.		
	Type	**Name**	**Appointed representatives**
	Bank		Garreth John Montano Richard James Patrick North Michelle Liesel Smit (supervised)

			Cuan Rainer Sauter (supervised) Jared Greg Nestadt (supervised Category II) Cornelius Bernhard Grobler (supervised Category II) Hayrick Wealth (Pty) Ltd (supervised Category II) Graeme Anthony Herd
	Collective investment scheme manager	Boutique Collective Investments (RF) (Pty) Ltd	Garreth John Montano Richard James Patrick North Michelle Liesel Smit (supervised for hedge funds) Cuan Rainer Sauter (supervised for hedge funds) Jared Greg Nestadt (supervised Category II) Cornelius Bernhard Grobler (supervised Category II) Hayrick Wealth (Pty) Ltd (supervised Category II) Graeme Anthony Herd
	Crypto assets	N/A (not authorised)	N/A (not authorised)
	Issuer of listed securities	Various issuers	Garreth John Montano Richard James Patrick North Cuan Rainer Sauter Michelle Liesel Smit (supervised) Jared Greg Nestadt (supervised Category II) Cornelius Bernhard Grobler (supervised Category II) Hayrick Wealth (Pty) Ltd (supervised Category II) Graeme Anthony Herd
	Life insurer	Hollard Life Assurance Company Limited Liberty Group Limited Old Mutual Life Assurance Company (South Africa) Limited Sanlam Life Insurance Limited	Michelle Liesel Smit Garreth John Montano Cuan Rainer Sauter (supervised) Jared Greg Nestadt (supervised) Cornelius Bernhard Grobler (supervised) Hayrick Wealth (Pty) Ltd (supervised) Graeme Anthony Herd (supervised)
	Medical scheme	N/A (not authorised)	N/A (not authorised)
	Non-life insurer		Garreth John Montano Cuan Rainer Sauter Jared Greg Nestadt (supervised) Cornelius Bernhard Grobler (supervised) Hayrick Wealth (Pty) Ltd (supervised) Graeme Anthony Herd (supervised)
	Retirement fund	Hayrick Preservation Fund Hayrick Retirement Annuity Fund WAD Umbrella Provident Fund	Michelle Liesel Smit Garreth John Montano Cuan Rainer Sauter (supervised) Jared Greg Nestadt (supervised) Cornelius Bernhard Grobler (supervised) Hayrick Wealth (Pty) Ltd (supervised) Graeme Anthony Herd (supervised)

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Service suppliers	The FSP has service arrangements with the service suppliers listed below for the marketing, distribution, administration, and/or provision of financial products, financial services, and related support services.	
	Type	**Name**
	Crypto assets	N/A (not authorised)
	Financial services supplier	TSA Administration (Pty) Ltd
	Medical scheme administrator	N/A (not authorised)
	Retirement fund administrator	WA Davidson (Pty) Ltd
	Other	SCM DMA (Pty) Ltd t/a DMA (custody; FICA; technology) Vorlaufer Compliance (Pty) Ltd (compliance-related services)
Financial products	Mandatory detailed information about each specific financial product offered by the FSP is provided to clients during their interactions with the FSP, or its representatives. The general categories of financial products and services for which the FSP is authorised, and the specific financial products and services for which each representative is appointed, are listed in the Financial products and services section of this certificate.	

3. Financial products and services

* Supervised

	Long-term Insurance subcategory A	Short-term Insurance Personal Lines	Long-term Insurance subcategory B1	Long-term Insurance subcategory C	Retail Pension Benefits	Short-term Insurance Commercial Lines	Pension Fund Benefits	Shares	Money market instruments	Debentures and securitised debt	Warrants, certificates, or other instruments	Bonds	Derivative instruments	Participatory interests in a collective investment scheme	Forex Investment	Health Service Benefits	Long-term Deposits	Short-term Deposits	Friendly Society Benefits	Long-term Insurance subcategory B2	Long-term Insurance subcategory B2-A	Long-term Insurance subcategory B1-A	Short-term Insurance Personal Lines A1	Structured Deposits	Securities and instruments	Participatory interest in a hedge fund	Crypto Assets
FSP	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)		Advice Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)			Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)		Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	

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Richard James North	Garreth John Montano	Michelle Liesel Smit	
		Advice Intermediary (non-disc)	Long-term Insurance subcategory A
	Advice Intermediary (non-disc)		Short-term Insurance Personal Lines
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Long-term Insurance subcategory B1
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Long-term Insurance subcategory C
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Retail Pension Benefits
			Short-term Insurance Commercial Lines
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Pension Fund Benefits
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Shares
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Money market instruments
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Debentures and securitised debt
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Warrants, certificates, or other instruments
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Bonds
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Derivative instruments
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc)	Participatory interests in a collective investment scheme
			Forex Investment
			Health Service Benefits
Advice Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Long-term Deposits
Advice Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Short-term Deposits
			Friendly Society Benefits
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Long-term Insurance subcategory B2
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Long-term Insurance subcategory B2-A
	Advice Intermediary (non-disc)	Advice Intermediary (non-disc)	Long-term Insurance subcategory B1-A
	Advice Intermediary (non-disc)		Short-term Insurance Personal Lines A1
Advice Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Structured Deposits
	Intermediary (disc)		Securities and instruments
Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)	*Advice *Intermediary (non-disc)	Participatory interest in a hedge fund
			Crypto Assets

	Cuan Rainer Sauter	Jared Greg Nestadt	Cornelius Bernhard Grobler
Long-term Insurance subcategory A	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Short-term Insurance Personal Lines	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Long-term Insurance subcategory B1	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Long-term Insurance subcategory C	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Retail Pension Benefits	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Short-term Insurance Commercial Lines			
Pension Fund Benefits	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Shares	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Money market instruments	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Debentures and securitised debt	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Warrants, certificates, or other instruments	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Bonds	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Derivative instruments	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Participatory interests in a collective investment scheme	Advice Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Forex Investment			
Health Service Benefits			
Long-term Deposits	*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Short-term Deposits	*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)
Friendly Society Benefits			
Long-term Insurance subcategory B2	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Long-term Insurance subcategory B2-A	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Long-term Insurance subcategory B1-A	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Short-term Insurance Personal Lines A1	Advice Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)
Structured Deposits	*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Securities and instruments		*Intermediary (disc)	*Intermediary (disc)
Participatory interest in a hedge fund	*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)
Crypto Assets			

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	Long-term Insurance subcategory A	Short-term Insurance Personal Lines	Long-term Insurance subcategory B1	Long-term Insurance subcategory C	Retail Pension Benefits	Short-term Insurance Commercial Lines	Pension Fund Benefits	Shares	Money market instruments	Debentures and securitised debt	Warrants, certificates, or other instruments	Bonds	Derivative instruments
Hayrick Wealth (Pty) Ltd	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)		*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)

	Participatory interests in a collective investment scheme	Forex Investment	Health Service Benefits	Long-term Deposits	Short-term Deposits	Friendly Society Benefits	Long-term Insurance subcategory B2	Long-term Insurance subcategory B2-A	Long-term Insurance subcategory B1-A	Short-term Insurance Personal Lines A1	Structured Deposits	Securities and instruments	Participatory interest in a hedge fund	Crypto Assets
Hayrick Wealth (Pty) Ltd	Advice Intermediary (non-disc) *Intermediary (disc)			Advice Intermediary (non-disc) *Intermediary (disc)	Advice Intermediary (non-disc) Intermediary (disc)		*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	*Advice *Intermediary (non-disc)	Advice Intermediary (non-disc) *Intermediary (disc)	*Intermediary (disc)	Advice Intermediary (non-disc) *Intermediary (disc)	

4. Representative profiles

Representatives			
Full name	**Michelle Liesel Smit (nee Allin)**	**Garreth John Montano**	**Richard James Patrick North**
Identity number	Confidential information	Confidential information	Confidential information
Appointment capacity	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☒ **Mandated**
Designation/job description	Retirement Solutions Manager	Director	Director
Contact details	**Telephone:** +27 (76) 216-3958; +27 (10) 201-6300 **Email:** michelle.smit@hayrick.com	**Telephone:** +27 (82) 469-8659 **Email:** garreth.montano@hayrick.com	**Telephone:** +27 (82) 710-3180; +27 (10) 201-6300 **Email:** richard.north@dma.co.za
Qualification (only highest FSCA approved)	**Qualification name:** Postgraduate Diploma in Financial Planning **Institution:** University of the Free State **Year obtained:** 2018 **FSCA approval number:** 334 (48866)	**Qualification name:** Postgraduate Diploma in Financial Planning **Institution:** University of the Free State **Year obtained:** 2015 **FSCA approval number:** 334 (48866)	**Qualification name:** Bachelor of Commerce **Institution:** Milpark Education **Year obtained:** 2019 **FSCA approval number:** 131 (90509)
Date of first appointment with FSCA	2015-04-01 (representative)	2005-09-15 (representative)	2006-05-24 (representative)

		2011-08-22 (key individual)	2010-05-11 (key individual)
Date of appointment with FSP	2021-06-07 (representative)	2020-10-22 (representative) 2021-02-10 (key individual)	2020-10-22 (representative) 2021-02-22 (key individual)
Supervision	☐ **Not supervised** ☒ **Supervised** **Supervisor: Richard James Patrick North** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☐ Class of business training requirements ☒ Experience requirements	☒ **Not supervised** ☐ **Supervised** **Supervisor: N/A** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☐ Class of business training requirements ☐ Experience requirements	☒ **Not supervised** ☐ **Supervised** **Supervisor: N/A** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☐ Class of business training requirements ☐ Experience requirements
Conflicts of interest (representative specific)	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.

Representatives			
Full name	**Cuan Rainer Sauter**	**Jared Greg Nestadt**	**Hayrick Wealth (Pty) Ltd**
Identity number	Confidential information	Confidential information	Confidential information
Appointment capacity	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☒ **Mandated**
Designation/job description	Sales Representative	Director	Juristic representative
Contact details	**Telephone:** +27 (10) 201-6300 **Email: cuan.sauter@dma.co.za**	**Telephone:** +27 (84) 587-0000 **Email: jared.nestadt@hayrick.com**	**Telephone:** +27 (10) 201-6300 **Email: wealth@hayrick.com**
Qualification (only highest FSCA approved)	**Qualification name: Bachelor of Commerce** **Institution: Rhodes University** **Year obtained:** 2019 **FSCA approval number: 131 (15147)**	**Qualification name: Chartered Financial Analyst (CFA)** **Institution: CFA Institute** **Year obtained: 2016** **FSCA approval number: 412 (FSB001)**	**Qualification name:** **Institution:** **Year obtained:** **FSCA approval number:**
Date of first appointment with FSCA	2019-02-11 (representative)	2014-09-01 (representative)	2025-09-01 (representative)
Date of appointment with FSP	2024-07-04 (representative)	2025-09-01 (representative)	2025-09-01 (representative)

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Supervision	☐ **Not supervised** ☒ **Supervised** **Supervisor: Garreth John Montano** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☒ Class of business training requirements ☒ Experience requirements	☐ **Not supervised** ☒ **Supervised** **Supervisor: Michelle Smit (excluding Short-term insurance); Garreth Montano (Short-term insurance; Category II); Richard North (Category II)** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☒ Class of business training requirements ☒ Experience requirements	☐ **Not supervised** ☒ **Supervised** **Supervisor: Michelle Smit (excluding Short-term insurance); Garreth Montano (Short-term insurance; Category II); Richard North (Category II)** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☐ Class of business training requirements ☒ Experience requirements
Conflicts of interest (representative specific)	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☐ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☒ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.

Representatives			
Full name	**Cornelius Bernhard Grobler**	**Graeme Anthony Herd**	
Identity number	Confidential information	Confidential information	Confidential information
Appointment capacity	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☒ **Mandated**	☐ **Employee** ☐ **Mandated**
Designation/job description		Sales Representative	
Contact details	**Telephone:** +27 (82) 297-4251 or +27 (82) 927-4251 **Email: bernhard.grobler@hayrick.com**	**Telephone:** +27 (10) 201-6300 or +27 (71) 100-0090 **Email: graeme.herd@dma.co**	**Telephone:** **Email:**
Qualification (only highest FSCA approved)	**Qualification name:** **Institution:** **Year obtained:** **FSCA approval number:**	**Qualification name: Bachelor of Commerce Honours with field of study Econometrics** **Institution: Randse Afrikaanse Universiteit (RAU) (UJ)** **Year obtained: 2004** **FSCA approval number: 576 (3173) (UJ)**	**Qualification name:** **Institution:** **Year obtained:** **FSCA approval number:**
Date of first appointment with FSCA	2006-12-01 (representative)	2011-03-01 (Rep)	

	2013-02-14 (key individual)		
Date of appointment with FSP	2025-09-01 (representative)	2025-10-08 (Rep)	
Supervision	☐ **Not supervised** ☒ **Supervised** **Supervisor: Michelle Smit (excluding Short-term insurance); Garreth Montano (Short-term insurance; Category II); Richard North (Category II)** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☒ Class of business training requirements ☒ Experience requirements	☐ **Not supervised** ☒ **Supervised** **Supervisor: Cuan Rainer Sauter (1.15); Michelle Liesel Smit (1.1; 1.3 to 1.5; 1.7; 1.20 to 1.22); Garreth John Montano (1.2; 1.23)** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☒ Class of business training requirements ☒ Experience requirements	☐ **Not supervised** ☐ **Supervised** **Supervisor:** Competency being supervised: ☐ Regulatory examination requirements ☐ CPD requirements ☐ Qualification requirements ☐ Class of business training requirements ☐ Experience requirements
Conflicts of interest (representative specific)	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☒ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that affect you, I will disclose them to you.	As a representative of the FSP, I receive the following remuneration: ☐ Basic salary ☐ Performance bonus ☐ Non-performance bonus ☐ Commission/Financial advice/planning fees ☐ Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.

5. Protecting personal information

The FSP is committed to complying with the Protection of Personal Information Act 4 of 2013 ("the POPIA") and other applicable laws. We take all reasonable precautions to protect the confidentiality of your personal information and to prevent unauthorised access, use, or disclosure.

5.1 How we use your personal information

We collect and process personal information to:

- Perform initial and ongoing **customer due diligence,** as required by the Financial Intelligence Centre Act 38 of 2001 ("the FIC Act");
- Provide and administer financial products and services;
- Carry out instructions and transactions on your behalf;
- Conduct financial needs analyses, including understanding your risk tolerance and capacity;
- Obtain information about your existing financial products from product suppliers and third-party data services (for example, Astute);
- Collect, process, and report on, **tax residency**;

- Perform underwriting, assess and process, claims;
- Confirm, verify, and update, information;
- Detect and prevent fraud, crime, money laundering, and other unlawful activities (including sanctions and adverse media screening);
- Conduct market, or client satisfaction, research, auditing, and record-keeping;
- Meet **legal and regulatory requirements,** or obligations, permitted by law;
- Communicate with you about us, our financial products and services, and relevant regulatory matters.

We may share your personal information with **relevant FSPs, product suppliers, and service providers** that have signed agreements with us and process information on our behalf.

5.2 Safeguarding your information

- We secure personal information in our possession, or under our control, to prevent unlawful, or unauthorized, access, use, or disclosure.
- We do not disclose your personal information outside the FSP without your consent, except where disclosure is required, or permitted, by law.
- We only keep personal information for as long as required, or authorised, by law.
- Our **business continuity** and **disaster recovery** controls include daily back-ups of electronic records and secure off-site storage.

5.3 Cross-border transfers

Your personal information may be transferred to, stored, and processed, outside of South Africa by us, our product suppliers, or our service suppliers. We will take all reasonable steps to ensure that your information remains protected and is processed in line with applicable laws and contractual safeguards.

5.4 Your rights

You may, after providing adequate proof of identity:

- Ask us to confirm whether we hold personal information about you;
- Request access to, or a description of, the personal information we hold and details of third parties who have had access;
- Request correction, or deletion, of personal information that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, or unlawfully obtained;
- Request destruction, or deletion, of personal information no longer required for the purpose it was collected;
- Lodge a complaint with the **Information Regulator** if you are dissatisfied with the outcome of our internal complaints process.

To exercise these rights, or update your personal information, please contact us using the details provided in this certificate.

6. Signatures of the parties

This disclosure certificate may be signed in any of the following ways: by hand (in ink), digitally, by marking a check/tick box, using an electronic signature, or by inserting a full name.

It may be executed in counterparts, each constituting an original, which together form one document. A signature sent electronically, including by fax, email, PDF, or by electronically accepting the terms and conditions on our platform, or website, will be treated as the party's original signature for all purposes. Sending signed copies, or signature pages, by any method that preserves the original appearance of the document will constitute effective execution and delivery.

It is not required for this certificate to be initialled, or for signatures to be verified by a witness, to be valid and enforceable. If the client cannot sign in one of the ways specified above, the certificate will still be valid if the client provides a declaration by return email, or another agreed method, indicating acceptance without physically affixing a signature.

7. Client declaration

I/we confirm that I/we have read and understand the contents of this certificate. The representative has discussed the contents with me/us, and I/we have been provided with a copy.

I/we understand that you will use my/our personal information, and the personal information of any person acting on my/our behalf, or on whose behalf I/we act, for the purposes of establishing and maintaining our business relationship, or completing a single transaction.

If you accept the business relationship, or transaction, you may:
- Collect and further process my/our personal information, including information received from third-party service providers;
- Process my/our personal information to administer any contract with you and for related purposes;
- Process the personal information of a minor child, where the investor is a minor child and I am the legal guardian;
- Share my/our personal information (electronically, or otherwise) with:
    - Third parties contracted by you to provide services, or products, on your behalf;
    - Third parties contracted by you for purposes of confirming our personal information;
    - Any company related to you (as defined in the Companies Act) and your associates who provide services, such as administration;
- Transfer, store, and process, my/our personal information outside of South Africa, with appropriate safeguards.

8. FSP declaration

We confirm that the FSP accepts responsibility for the activities performed by the representative within the scope of their employment, or mandate. To the best of our knowledge, the representative meets the fit and proper requirements, including personal character qualities of honesty and integrity, good standing, competence, continuous professional development, operational ability, and financial soundness.

If the representative is supervised, the details are reflected in this certificate. If the representative has been debarred, we will comply with the FAIS Act requirements for reappointment. Representatives must always adhere to the Conflicts of Interest Management Policy.

We further confirm that the contents of this certificate have been discussed with you and that we will process your personal information only as specified in this document, or as otherwise agreed with you.

Key individual name/signature: **Richard James Patrick North** Key individual name/signature: **Garreth John Montano**